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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/655,828	09/05/2003	Phillip Craig Graves	64243.000015	7150

7590 03/16/2010  
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EXAMINER
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SUBRAMANIAN, NARAYANSWAMY

ART UNIT	PAPER NUMBER
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3695

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03/16/2010

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/655,828	<b>Applicant(s)</b> GRAVES ET AL.	
	<b>Examiner</b> Narayanswamy Subramanian	<b>Art Unit</b> 3695	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 23 November 2009.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) See Continuation Sheet is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1, 8, 16, 17, 19, 20, 22, 25, 27, 28, 31, 33, 34, 36, 37, 39, 42-44, 50, 51, 53, 54, 56, 61 and 68-71 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

Continuation of Disposition of Claims: Claims pending in the application are  
1,8,16,17,19,20,22,25,27,28,31,33,34,36,37,39,42-44,50,51,53,54,56,61 and 68-71.

### **DETAILED ACTION**

1. This office action is in response to applicants' communication filed on November 23, 2009. Amendments to claims 1, 17, 27, 28, 31, 33, 34, 36, 37, 39, and 42 have been entered. Claims 1, 8, 16, 17, 19, 20, 22, 25, 27, 28, 31, 33, 34, 36, 37, 39, 42-44, 50, 51, 53, 54, 56, 61 and 68-71 are currently pending and have been examined. The rejections and response to arguments are stated below.

#### ***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1, 8, 16, 17, 19, 20, 22, 25, 27, 28, 31, 33, 34, 36, 37, 39, 42-44, 50, 51, 53, 54, 56, 61 and 68-71 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lorsch (US Patent 5,903,633) in view of Van Hoff (US Patent 6,381,631 B1).

Claims 1, 31 and 42, Lorsch teaches a computerized method and a system for securely authorizing and transacting specific processing requests for stored-value cards, the method comprising: storing in a database coupled to a central processor a plurality of records comprising: stored-value card data for each stored-value card (See the entire document of Lorsch especially Abstract, Column 5 lines 25-45); identifiers of trusted sources for making specific processing requests for stored value cards, the trusted sources comprising trusted merchant locations for carrying or transmitting stored-value card processing requests (See the entire document of Lorsch especially Abstract,

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Column 7 line 27- Column 8 line 10); receiving at the central processor a specific processing request for a specific stored value card with an associated identifier (See the entire document of Lorsch especially Abstract, Column 7 line 27- Column 8 line10); determining at the central processor whether the received associated identifier is stored in the database as a trusted source for making the specific processing request for the specific stored value card; and responsive to a determination that the identifier is stored in the database as a trusted source for making the specific processing request for the specific stored value card performing the specific processing request for the specific stored value card (See the entire document of Lorsch especially Abstract, Column 7 line 27- Column 8 line10). A system for performing the above steps is inherent in the disclosure of Lorsch.

Lorsch does not explicitly teach the steps of storing identifiers of trusted communications networks for processing transactions.

Van Hoff teaches the steps of storing identifiers of trusted communications networks for processing transactions and determining at the central processor whether the received associated identifier is stored in the database as a trusted source for making the specific processing request (See the entire document of Van Hoff especially Abstract, Column 8 line 33 – Column 12 line 62). Van Hoff also teaches the feature of responsive to a determination that the communications network over which the request was received is a trusted communications network, capturing the requesting terminal identifier and adding the terminal identifier to the database if not already stored (See the entire document of Van Hoff especially Abstract Column 8 line 49 – Column 9 line

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17; updated information including dial in sequences are interpreted to include these features).

It would have been obvious to one of ordinary skill to include the teachings of Van Hoff to the invention of Lorsch. The combination of teachings would have helped a user to connect to third parties that are trusted by the system administrator.

Claim 8, the steps wherein said stored-value card is selected from the group consisting of: a gift card, a prepaid gas card, a prepaid grocery card, a prepaid entertainment card, a card used for downloading ring tones, a card used for downloading software, a card used for downloading music files, and a customer rewards card are old and well known uses of a stored value card. These features make them useful as gift cards also.

Claims 16, 33 and 50, Lorsch teaches the step wherein the first communications network is a dedicated data circuit, and the determining step is based on whether the dedicated data circuit is a trusted communications network (See Lorsch Column 3 lines 16-65).

Claims 17, 34 and 51, Lorsch teaches the step wherein the specific processing request is a request to activate, deactivate, reload, refresh, or refund the stored value card (See Lorsch Column 3 lines 35-45, and claim 4).

Claims 19, 36 and 53, Lorsch teaches the step wherein the respective requesting merchant terminal has a static IP address, and the determining step is based on whether the static IP address is a trusted source of processing requests (See Lorsch Abstract, Column 7 line 27- Column 8 line10, location of merchant is interpreted to include a static IP address).

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Claims 20, 37 and 54, Lorsch teaches the step wherein the respective requesting merchant terminal is assigned a static IP address, the respective requesting terminal enters a password to access a network wherein the password is based on or identical to the static IP address, the merchant terminal communicates with the central processor using the static IP address, and the determining step is based on whether the static IP address is a trusted source of processing requests (See Abstract, Lorsch Column 7 line 27- Column 8 line10, location of merchant is interpreted to include an assigned static IP address).

Claims 22, 39 and 56, Lorsch teaches the step wherein the request is transmitted over a public switched telephone network and the respective requesting merchant terminal is determined to be a trusted source by performing a step selected from the group consisting of: identifying the telephone number used by the merchant terminal and communicating an acceptable password or terminal ID to the central processor (See Abstract, Lorsch Column 6 lines 35-50 and Column 7 line 36 - Column 8 line 7).

Claim 25, Lorsch teaches the step wherein each record stored in the database further includes a parameter corresponding to the value associated with each respective stored-value card selected from the group consisting of: parameters indicative of predefined time units and parameters indicative of one or more predefined dollar values (See Abstract, Lorsch Column 8 lines 35-40).

Claim 27, Lorsch teaches the step wherein the request to activate, deactivate, reload, refresh, or refund a stored value card is a request for changing a value associated with a respective stored-value card, the request transmitted to the central processor from a respective requesting merchant terminal, the central processor

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configured to accept the request to activate, deactivate, reload, refresh, or refund a stored value card based on whether the respective identifiers stored in the record for the stored-value card match identifiers actually transmitted by the requesting merchant terminal for that stored-value card and merchant terminal (See Abstract, Lorsch Column 7 line 36 - Column 8 line 7 and Column 8 lines 40-52, adding minutes implies changing a value associated with a respective stored-value card).

Claim 28, Lorsch teaches the step comprising selectively encoding the requests to activate or deactivate based on a table of predefined codes stored in the database, the predefined codes being associated with respective user groups or locations (See Lorsch Column 5 line 32- Column 6 line 5).

Claims 43-44, Lorsch teaches the steps wherein said processing request is selected from a group consisting of: a request to change the status of the stored-value card, a request to activate the stored-value card, a request to deactivate the stored-value card, a request to change the value of the stored-value card, a request to refresh the stored-value card, and a request to redeem the value of the stored-value card; and wherein the processing step is selected from the group consisting of: changing the status of the stored-value card, activating the stored-value card, deactivating the stored-value card, changing the value of the stored-value card, refreshing the stored-value card, and redeeming the value of the stored-value card (See Lorsch Column 5 line 32- Column 6 line 5 and Column 7 line 27 – Column 8 line 52, adding minutes implies changing a value associated with a respective stored-value card).

Claim 61, Lorsch teaches the feature wherein said stored-value card is a card used for a purpose, selected from the group consisting of: downloading music files,



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downloading of games, enabling long distance telephone communication, enabling wireless communication, enabling paging services, enabling internet communication services, and enables wireless web access (See Lorsch Column 4 lines 32-47).

Claim 68, Lorsch teaches the step wherein receiving at the central processor a request from a customer to add stored value to a customer account, the request including a first identifier, wherein the first identifier and the stored value are associated with the stored-value card, and wherein the customer account is managed by a provider (See Lorsch Column 8 lines 33-67); and providing from the central processor a provider identifier associated with the provider to the customer, wherein the provider identifier is effective to add the associated stored value to the customer account (See Lorsch Column 3 line 45 – Column 4 line 4, the return code is interpreted to include the provider identifier).

Claims 69-71, Lorsch teaches the steps of establishing at the central processor communication between the customer and a provider communications system managed by the provider (See Lorsch Column 4 lines 37-47); wherein the provider communications system is an IVR system (using a special telephone number implies this feature in view of the other disclosure); and wherein the provider communications system is configured to add associated stored value to the customer's account after receiving the provider identifier from the customer (See Lorsch Column 4 lines 15-63, activated PINs implies this feature).

### ***Response to Arguments***

4. Applicant's arguments with respect to pending claims have been considered but are moot in view of the new ground(s) of rejection.

***Conclusion***

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure are listed on the enclosed PTO-892.
6. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles R. Kyle can be reached at (571) 272-6746. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for

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published applications may be obtained from either Private PMR or Public PAIR. Status information for unpublished applications is available through Private PMR only. For more information about the PMR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

/Narayanswamy Subramanian/  
Primary Examiner  
Art Unit 3695

February 22, 2010